

United States Bankruptcy Court  
Southern District of Mississippi

In re:  
Jennifer McGarrity Lambert  
Michael Wayne Lambert  
Debtors

Case No. 25-50559-KMS  
Chapter 7

District/off: 0538-6  
Date Rcvd: Jul 15, 2025

User: mssbad  
Form ID: 318

Page 1 of 3  
Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:**

Recip ID	Recipient Name and Address
db/jdb	+ Jennifer McGarrity Lambert, Michael Wayne Lambert, 744 Parkwood Dr, B, Long Beach, MS 39560-3850
5499669	+ Beyond Therapy, 1423 Magnolia St D, Gulfport, MS 39507-3569
5499683	+ Rapids Regional Medica, 211 4th St, Alexandria, LA 71301-8421
5499684	+ Security Service FCU, Attn: Risk Management, 16211 La Cantera Pkwy, Ste. 130, San Antonio, TX 78256-2452

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text: ARPacerRequest@ssfcu.org	Date/Time Jul 15 2025 19:26:00	Recipient Name and Address Security Service Federal Credit Union, Attn: Sandra De La Garza, P.O. Box 691510, San Antonio, TX 78269-1510
cr	Email/Text: ARPacerRequest@ssfcu.org	Jul 15 2025 19:26:00	Security Service Federal Credit Union, Attn: Sandra De La Garza, 15000 I-10 W, San Antonio, TX 78249
5499665	+ EDI: GMACFS.COM	Jul 15 2025 23:27:00	Ally Financial, Inc, Attn: Bankruptcy, Po Box 380901, Bloomington, IL 55438-0901
5499666	+ Email/PDF: bncnotices@becket-lee.com	Jul 15 2025 19:34:05	Amex, Correspondence/Bankruptcy, Po Box 981535, El Paso, TX 79998-1535
5499667	+ EDI: TSYS2	Jul 15 2025 23:27:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
5499668	+ Email/PDF: MarletteBKNNotifications@resurgent.com	Jul 15 2025 19:33:57	Best Egg, Attn: Bankruptcy, Po Box 42912, Philadelphia, PA 19101-2912
5499670	+ EDI: CAPITALONE.COM	Jul 15 2025 23:27:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5499671	+ EDI: CITICORP	Jul 15 2025 23:27:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
5499672	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 15 2025 19:33:57	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5499673	+ EDI: DISCOVER	Jul 15 2025 23:27:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
5499674	+ EDI: DISCOVERPL	Jul 15 2025 23:27:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
5499675	+ EDI: PHINGENESIS	Jul 15 2025 23:27:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
5499677	+ Email/Text: ebone.woods@usdoj.gov	Jul 15 2025 19:26:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025

District/off: 0538-6

User: mssbad

Page 2 of 3

Date Rcvd: Jul 15, 2025

Form ID: 318

Total Noticed: 29

5499676	EDI: IRS.COM	Jul 15 2025 23:27:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5499678	+ EDI: JPMORGANCHASE	Jul 15 2025 23:27:00	Jpmcb, MailCode LA4-7100, 700 Kansas Lane, Monroe, LA 71203-4774
5499679	+ EDI: CAPITALONE.COM	Jul 15 2025 23:27:00	Kohl's, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5499681	EDI: MSDOR	Jul 15 2025 23:27:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5499680	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 15 2025 19:33:57	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
5499682	+ EDI: MAXMSAIDV	Jul 15 2025 23:27:00	Navient, Attn: Bankruptcy, Po Box 9635, Wilkes Barre, PA 18773-9635
5499685	+ EDI: SYNC	Jul 15 2025 23:27:00	Synch/Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5499686	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5499687	+ EDI: SYNC	Jul 15 2025 23:27:00	Synchrony Bank/Sams, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
5499688	^ MEBN	Jul 15 2025 19:25:31	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5499689	+ EDI: UTAHTAXCOMM.COM	Jul 15 2025 23:27:00	Utah State Tax Commiss, 210 N 1950 W, Salt Lake City, UT 84134-9000
5499690	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	Jul 15 2025 19:33:58	Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 25

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name	Email Address
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George Adam Sanford	trustee@mcraneymcraney.com MS18@ecfcbis.com
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District/off: 0538-6

User: mssbad

Page 3 of 3

Date Rcvd: Jul 15, 2025

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Thomas Carl Rollins, Jr

on behalf of Joint Debtor Michael Wayne Lambert trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea  
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

Thomas Carl Rollins, Jr

on behalf of Debtor Jennifer McGarrity Lambert trollins@therollinsfirm.com  
jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea  
nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1	<b>Jennifer McGarry Lambert</b>	Social Security number or ITIN <b>xxx-xx-5817</b>
	First Name    Middle Name    Last Name	EIN    -----
Debtor 2	<b>Michael Wayne Lambert</b>	Social Security number or ITIN <b>xxx-xx-3552</b>
(Spouse, if filing)	First Name    Middle Name    Last Name	EIN    -----
United States Bankruptcy Court for the <b>Southern District of Mississippi</b>		
Case number: <b>25-50559-KMS</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

**Jennifer McGarry Lambert**  
aka Jennifer M Lambert

Dated: 7/15/25

**Michael Wayne Lambert**  
aka Michael W Lambert

**By the court:** /s/Katharine M. Samson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**  
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**  
Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**